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ABSTRACT

The Career and Life Management 20 course is required of Alberta, Canada senior high school students. Through the course students are to be given the opportunity to realistically set and plan for personal goals; assess and consider their own abilities; determine how their personal characteristics affect their learning and decision-making processes; and test their ideas and current expectations in a non-judgmental and safe environment. Core curriculum includes self-management, well-being, relationships, careers and the world of work, and independent living. Optional curriculum includes human sexuality, dealing with crises, entrepreneurship, consumer and investment choices, and cultural bridges. Learning outcomes are correlated with recall, involvement, understanding, and/or synthesis. The objectives and learning expectations defined for the core and optional curriculum are designed to integrate three generic skills: thinking and learning; communicating; and dealing with feelings. (Specific objectives and learning expectations are listed for each of the core and optional curriculum topics. A list of resources is included.) (ABL)

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ED311346

CAREER AND LIFE MANAGEMENT 20

PRESCRIBED COURSE OF STUDIES

SEPTEMBER 1988

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CURRICULUM DESIGN BRANCH

Alberta
EDUCATION

I. PROGRAM INTRODUCTION

A. RATIONALE AND PHILOSOPHY

Career and Life Management, as prescribed within the *Secondary Education in Alberta* Policy Statement (June 1985), is a core course required of all senior high school students.

There has been growing recognition that many of our young people are ill-prepared to cope with the ever accelerating rate of change in our social, economic and physical world, with no indication that this fast pace will decrease. This high rate of change emphasizes the need for self-management skills -- the ability to organize and shape one's life occupationally, financially, and socially.

The basis for building students' commitment to management as a lifelong strategy is the assurance that the learning experiences in which they are involved are relevant, meaningful, and appropriate to their cognitive, affective and psychomotor developmental stage.

The Career and Life Management Program will provide all senior high school students with opportunities to develop and practise their skills in communicating, thinking, and dealing with feelings. This will be done in situations that will help them to build confidence in their ability to cope with the stress of growing up and living within a rapidly changing society.

It is crucial for the individual to develop and to apply the necessary knowledge and skills to deal with a wide variety of issues and situations that will be encountered throughout life. As well, it is important to be able to marshal all available resources in order to shape the future.

Students will have the opportunity to:

- realistically set and plan for personal goals
- assess and consider their own abilities

- determine how their personal characteristics affect their learning and decision-making processes
- test their ideas and current expectations in a non-judgmental and safe environment.

Developing thinking and communicating skills and learning how to deal with feelings effectively, will provide a basis for building self-management skills and improving relationships with others. Students will appreciate and understand how careers, relationships, health and finance affect their lives. Through an increased awareness of self the student will be able to contribute more positively to the well-being of others.

B. GENERAL OBJECTIVES

The student:

1. develops a more positive self-concept and an understanding of personal interests, values, aptitudes and abilities
2. promotes independent personal management by developing the ability to make choices and accept challenges that take into account significant others, values, responsibilities and resources
3. develops an awareness of health as a resource for everyday living: that health maintenance contributes to achieving control over and improvement of personal well-being; to the process of realizing goals and satisfying needs, and to coping with changes in the environment
4. develops knowledge about career options and determines personal career strategies
5. develops an awareness of the relationship between and among personal economics, lifestyle and occupational planning
6. develops the ability to deal with feelings, and to apply effective thinking and communication skills in order to function well in society.

C. CURRICULUM STRUCTURE

Career and Life Management 20 has two sections:

- core curriculum
- optional curriculum

1. CORE CURRICULUM (three credits)

The core curriculum is structured into five interrelated themes: all themes are to be covered in the three credit course, but may be sequenced at the discretion of the teacher.

- a. Self-management
- b. Well-Being
- c. Relationships
- d. Careers and the World of Work
- e. Independent Living

2. OPTIONAL CURRICULUM (four, five credits)

The core curriculum may be expanded by integrating one or two of five optional modules which have been developed to provide more indepth study of topics introduced in the core curriculum.

1. Human Sexuality¹
2. Dealing with Crises
3. Entrepreneurship
4. Consumer and Investment Choices
5. Cultural Bridges

Each module is designed as 25 hours (one credit) of instruction. Schools may expand the core curriculum to four credits (add one module) or five credits (add two modules).

D. CURRICULUM ORGANIZATION

1. STUDENT LEARNING OUTCOMES

The curriculum, both core themes and optional modules, is organized into sub-themes. Within each **sub-theme**, student learning outcomes are defined as **learning expectations**.

1. Refer to page 3 for the alternative strategy to integrate a portion of the human sexuality module into the CORE curriculum.

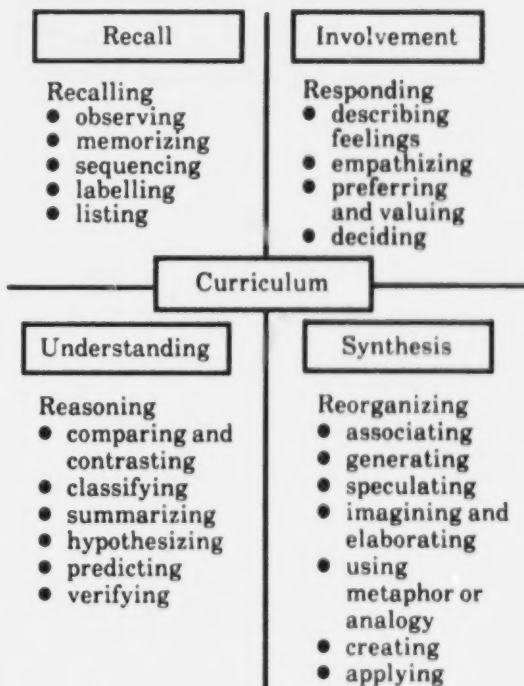
The objectives of the Career and Life Management curriculum, the diversity of student experience, and the need to respond to personal and social issues require the active involvement of the student through:

- structuring the content to meet individual student needs
- allowing students to reflect on and personalize the information and ideas outlined within the course
- encouraging students to share their ideas and consider the point of view of others.

This involvement has been integrated within the structure of the course by correlating each learning expectation to one or more of the following learning processes:

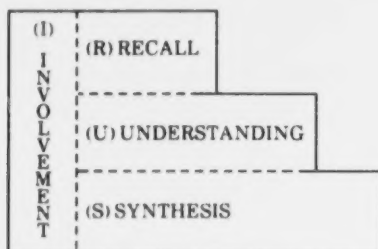
Recall (R) Understanding (U)
Involvement (I) Synthesis (S)

2. LEARNING PROCESSES²



2. Adapted from the model proposed by Richard W. Strong, Harvey F. Silver and Robert Hanson.

The following diagram reflects the increasing complexity of three of the thinking processes (recall -- understanding -- synthesis) and the interactive relationship of involvement with each of the three processes.



3. REQUIRED - ELECTIVE FORMAT

It is recognized that each student will bring a wide range of background knowledge and skill to each theme and module -- a result of prior study, level of maturity, family background or personal experience.

a. Required Time

All objectives and learning expectations are required. Minimum time allocations are recommended for each theme to ensure students address each of the key elements of the curriculum and recognize the interrelationship and interdependence of the topics.

Core Curriculum (three credits)*	
A. SELF MANAGEMENT (9 HRS.)	E L E C T I V E T I M E
B. WELL BEING (9 HRS.)	
C. RELATIONSHIPS (10 HRS.)	
D. CAREERS AND THE WORLD OF WORK (11 HRS.)	
E. INDEPENDENT LIVING (12 HRS.)	
Required Time (51 hrs.)	Elective Time (11-24 hrs.)

* 3-credit courses require 92-75 hours of instruction.

b. Elective Time

A range of 11-24 hours is available as elective time. Some students may need additional support and reinforcement in a particular learning expectation or objective where they have limited background or skill. Some students will need enrichment if they are already able to reach the level(s) of learning process designated for the learning expectations.

Human sexuality may be integrated into the three credit compulsory course* by using the 11-24 hours designated as elective time to teach selected components of the Human Sexuality module. Schools will select which learning expectations from the Human Sexuality module should be addressed.

Core Curriculum (three credits)	
A. SELF MANAGEMENT (9 HRS.)	H U M A N S E X U A L I T Y
B. WELL BEING (9 HRS.)	
C. RELATIONSHIPS (10 HRS.)	
D. CAREERS AND THE WORLD OF WORK (11 HRS.)	
E. INDEPENDENT LIVING (12 HRS.)	
Required Time (51 hrs.)	Elective Time (11-24 hrs.)

* Schools may still expand the course to four or five credits, but may only select from the four remaining modules: Dealing with Crises, Entrepreneurship, Consumer and Investment Choices, and Cultural Bridges.

E. CURRICULUM INTEGRATION

The objectives and learning expectations defined for the core and optional curriculum are designed to integrate three generic skills:

- skills in thinking and learning
- skills in communicating
- skills in dealing with feelings.

In addition, the following concepts are addressed in each theme and module:

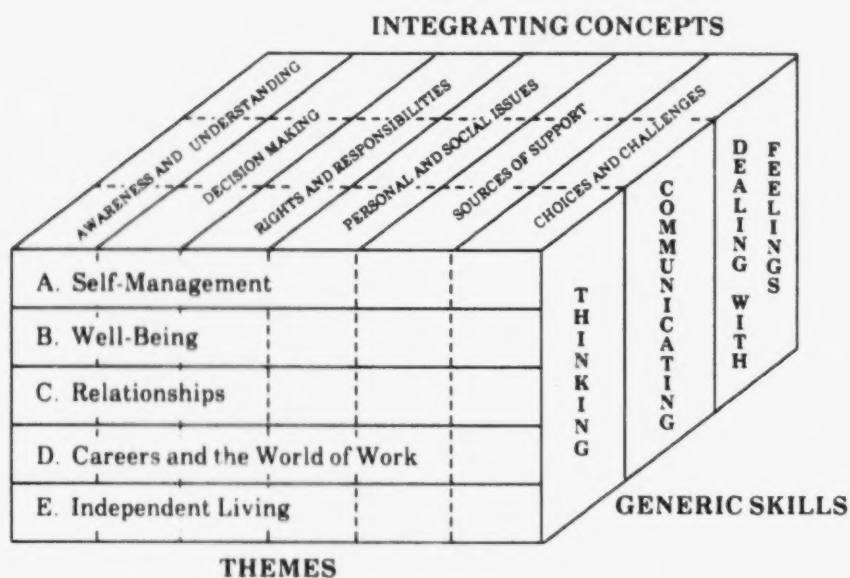
- building awareness and understanding of the knowledge base fundamental to the theme or module
- defining and practising a personal decision-making model
- recognizing personal rights and responsibilities
- dealing positively with personal and social issues
- identifying personal sources of support
- recognizing and planning for personal choices and challenges.

Each theme and module concludes with a sub-theme called "Choices and Challenges" which provides an opportunity for students to consolidate and reinforce topics that have been dealt with previously.

In Choices and Challenges students should:

- reflect on previous choices (decisions)
- reassess their strengths, talents and aptitudes
- define one or more challenge(s) they presently face (or may face in the near future)
- prepare a plan of action to deal with the defined challenge(s).

It is recommended that, in general, students direct their skills and knowledge to meet challenges that are important to them at this time. As the course progresses, the challenges identified should gradually assume a long-term perspective and the action plans should reflect that perspective.



II. STUDENT LEARNING OUTCOMES

A. CORE CURRICULUM

Theme A: SELF-MANAGEMENT

THEME OBJECTIVES

The student:

1. *increases self-awareness through appraising and accepting strengths, talents, aptitudes and limitations*
2. *recognizes how to maintain and enhance self-worth*
3. *develops flexibility in applying a variety of strategies to cope with the challenges, frustrations and conflicts of daily living*
4. *develops understanding of personal feelings and builds skills in communicating these appropriately*
5. *builds awareness of personal thinking processes and strategies and applies that knowledge in areas such as decision making*
6. *improves study and time management skills and recognizes that these skills will help one meet personal goals*
7. *builds skill and develops strategies to direct personal resources to respond to the challenge of change.*

LEARNING EXPECTATIONS

The student:

1. BUILDING COMMUNICATION SKILLS

recognizes that effective communication skills are essential for personal success in:

- expressing oneself
- relating to others (U)

identifies and evaluates communication skills and styles that are:

- verbal and non-verbal
- formal and informal (R/U/I)

reviews and builds communication skills:

- listening
- paraphrasing
- questioning
- giving and receiving feedback
- recognizing communication barriers
- being assertive versus being aggressive (U/S)

demonstrates appropriate methods of expressing feelings, ideas and needs (S).

2. BUILDING SELF-AWARENESS

understands that change is continual (U)

2.1 Self-assessment

reviews and evaluates personal abilities, interests, limitations, personality, values, and cultural background (U/S)

reviews and assesses how expectations held by others affect self-concept (I/U/S)

distinguishes between ideal self, self-concept and others' perception of self (U).

2.2 Feeling

develops an understanding of the multiplicity and range of one's feelings and assesses how feelings affect behaviour (U/I/S)

builds awareness of the importance of constructive expression of personal feelings (U/I).

2.3 Thinking

demonstrates an understanding of the various elements of the thinking process:

- skills
- strategies
- metacognition
- attitudes (U)

recognizes and values the effectiveness of positive thinking (I)

recognizes that individuals have various learning styles and that these styles can impact their learning (U)

demonstrates effective study and time management skills (S).

3. CHOICES AND CHALLENGES

develops a personal decision-making (self-management) model (S).

recognizes the need for flexibility (I/U)

compares long-term and short-term planning (I/U)

identifies and evaluates current personal goals (I/U)

recognizes and values the benefits of a proactive approach to decision making (I)

recognizes the need to take the initiative in implementing life decisions (U).

Theme B: WELL-BEING

THEME OBJECTIVES

The student:

1. *understands the nature of well-being*
 2. *recognizes that attaining well-being is a dynamic process influenced by internal and external forces*
 3. *recognizes that personal well-being is predominantly determined by one's lifestyle choices*
 4. *recognizes the need to accept personal responsibility for decision making in attaining, maintaining and promoting optimal levels of well-being*
 5. *develops a personal action plan for well-being.*
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LEARNING EXPECTATIONS

The student:

1. NATURE OF WELL-BEING AND HEALTHY LIFESTYLE

recognizes the various aspects of well-being:

- psychological
- intellectual
- social
- spiritual
- physical
- environmental
- cultural/ethnic
- societal (R/S)

recognizes the interdependence of the various aspects of well-being and healthy lifestyle (S)

recognizes characteristics of well-being (R/U/S).

2. FACTORS AFFECTING PERSONAL WELL-BEING

examines positive and negative factors and issues which affect the individual's sense of well-being and promotes a healthy lifestyle (U/S)

builds awareness of health concerns that are prevalent in society:

- nutrition
- exercise
- substance use and abuse
- stress (R).

3. MAINTAINING AND ENHANCING PERSONAL WELL-BEING

develops strategies for assessing and maintaining personal health and healthy lifestyle (S)

evaluates health information and products (S)

recognizes the role of community services in assessing and maintaining individual and societal well-being and is able to access community resources (I)

recognizes that different behaviours may involve varying degrees of risk to one's health (I).

4. CHOICES AND CHALLENGES

identifies strategies that could be used to improve well-being (goal setting) (S)

reviews criteria for assessing one's personal well-being (S)

develops and implements a personal action plan designed to improve one or more aspect of well-being (S).

- impersonal:

- environment
- material goods (U/I)

recognizes that personal relationships involve varying degrees of dependence and independence:

- parent/child
- friend/friend
- teacher/student
- employer/employee (U).

2. RECOGNIZING COMMITMENTS AND EXPECTATIONS

recognizes that different levels of intimacy will evolve from varying levels of commitment and expectation:

- social
- mental
- physical
- emotional (U)

explores how personal and lifestyle needs can be met within stable and satisfying relationships:

- physical
- social
- emotional
- financial
- intellectual
- spiritual (I/U)

recognizes the variety of roles that can be assumed within a life cycle (U)

assesses the influence of stereotyping on relationships: gender, age, culture, role expectations (I/U)

recognizes the legal rights and responsibilities of individuals within relationships (R).

3. DEVELOPING, MAINTAINING AND ENHANCING STABLE AND SATISFYING RELATIONSHIPS

recognizes that all relationships continually change (U)

identifies ways in which relationships are developed, maintained, and enhanced at various stages of the life cycle and across age groups (U)

recognizes the effects of conflict and stress on relationships (U)

applies skills for constructively resolving conflict and stress (S)

Theme C: RELATIONSHIPS

THEME OBJECTIVES

The student:

1. *identifies and explores the interaction which occurs within and between relationships*
2. *identifies expectations and commitments involved in various relationships*
3. *explores issues within relationships and develops skills to adapt to required changes*
4. *develops those skills, attitudes and behaviours that promote effective relationships*
5. *recognizes that with increased knowledge of significant others, one is likely to improve the quality of one's relationships.*

LEARNING EXPECTATIONS

The student:

1. UNDERSTANDING RELATIONSHIPS

identifies and compares various types of relationships

- personal:
 - significant others
 - groups

identifies strategies to enhance relationships (U)

recognizes that some problems within relationships may not necessarily be resolved at a particular time (U).

4. DEALING WITH GRIEF AND LOSS

recognizes how individuals deal with the grief and loss process (U)

identifies skills for dealing with change, grief and loss (I).

5. CHOICES AND CHALLENGES

identifies and explores significant issues that evolve within relationships (U/I)

identifies a personal relationship network which supports personal needs, goals and responsibilities (R/S)

prepares an action plan for developing, enhancing, or ending a relationship (S).

Theme D: CAREERS AND THE WORLD OF WORK

THEME OBJECTIVES

The student:

1. *explores the meaning of work and recognizes how work relates to life*
 2. *identifies the requirements of a satisfying occupation within a personal framework*
 3. *develops the competencies required for effective career planning*
 4. *examines the relationship between career planning and lifestyle*
 5. *builds skills in preparing for, obtaining and advancing in a chosen occupational field*
 6. *develops interpersonal skills which will lead toward positive relationships on the job*
 7. *assesses fundamental rights and responsibilities of employees and employers*
 8. *formulates a personal career plan*
 9. *develops skills in coping with change as it impacts on personal career plans.*
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LEARNING EXPECTATIONS

The student:

1. CAREER PLANNING PROCESS

defines the career planning process:

- developing a personal profile
- exploring the world of work (occupational profile)
- establishing a personal plan
- implementing the plan (U).

reviews the concepts of:

- work
- job
- career
- occupation
- career planning
- lifestyle planning (U).

2. PERSONAL CAREER PLAN

2.1 Personal Profile

recognizes how aspirations, aptitudes, attitudes and values affect job satisfaction and career planning (S)

develops skills in personal self-assessment (I)

recognizes the interrelationship of occupational choice and personal lifestyle preferences (U/S)

relates skills developed through daily living to career opportunities (U).

2.2 Occupational Profile

explores occupational choices, using informational research skills:

- educational institutions
- training opportunities
- occupational entry requirements
- self-employment, entrepreneurship (R)

obtains and interprets information on future trends in employment:

- technological
- social (R/U)

explores potential occupational options:

- employee/employer (entrepreneurship)
- traditional/non-traditional
- part-time/job sharing (R/U)

recognizes that certain groups face barriers in the workforce (I/U).

2.3 Identifying Alternatives

identifies two or more career clusters that reflect the personal profile (U)

relates employment trends to selected career clusters (U)

recognizes that effective decision making is essential in developing a personal career plan (S)

explores available high school courses that provide further career preparation (R).

3. ESTABLISHING AND IMPLEMENTING A CAREER PLAN

3.1 Job Search

develops and applies successful job search skills (S)

prepares application forms, letters, resumé, covering letter, follow-up letter (R/S)

obtains information on financial assistance for education/training after high school (R).

3.2 Job Maintenance

identifies the legal rights and responsibilities of employers and employees (R/U)

identifies the skills, attitudes and behaviours necessary for positive job maintenance (R/U)

recognizes the variety of positive alternatives to paid employment and the impact of those alternatives on occupational opportunity:

- volunteer
- barter (U).

4. CHOICES AND CHALLENGES

reassesses personal skills, aptitudes, talents and interests (I/U)

relates knowledge of personal lifestyle preferences to occupational choice (S)

develops two alternative personal career plans for post-secondary education, employment or training (S)

prepares a portfolio to support future career activities (S).

Theme E: INDEPENDENT LIVING

THEME OBJECTIVES

The student:

1. *develops conscious planning and decision-making skills to make lifestyle choices that lead to personal satisfaction*
 2. *accepts responsibility for the consequences of personal decisions*
 3. *develops skills and knowledge required to derive optimal value from the use of resources*
 4. *develops survival skills related to consumer interactions in the marketplace.*
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LEARNING EXPECTATIONS

The student:

1. LIFESTYLE CHOICES

recognizes the range of lifestyle choices (U)

clarifies personal values relating to lifestyle (I)

analyzes sources of lifestyle expectations (U)

recognizes the impact of parenting on lifestyle choices (U/I)

distinguishes between wants and needs (U)

identifies resources that can be applied to meet lifestyle choices (R)

recognizes that a combination of individual resources can be utilized to meet personal needs and wants (S)

recognizes that the availability of resources varies throughout the life cycle (U).

2. PERSONAL FINANCIAL MANAGEMENT

2.1 Planning

understands gross and net income (U)

identifies components of a personal financial plan (U)

relates lifestyle choice to personal financial plan (I)

records expenses:

- fixed
- flexible
- discretionary (R)

differentiates between saving for irregular annual expenses, saving for major purchases, long-term savings and retirement (U)

prepares a budget (S).

2.2 Financial Institutions

recognizes available banking options:

- types of financial institutions
- security of investments
- types of accounts
- factors affecting choice of financial institution (R/U)

demonstrates efficient banking skills:

- writing cheques
- recording cheques and deposits
- reconciling a bank statement (R).

2.3 Consumer Advocacy

identifies strategies for dealing with consumer concerns (U).

2.4 Credit

examines the implications of using credit:

- availability and sources
- rating
- contracts
- costs (R/U)

identifies appropriate uses of credit:

- personal attitude toward debt
- short- and long-term goals (I).

2.5 Insurance

recognizes the need for insurance (I/U)

identifies the types of insurance:

- car
- life
- home/contents
- disability (R).

3. CHOICES AND CHALLENGES

formulates short- and long-term goals relating to lifestyle and career (I/S)

develops a personal action plan for the accomplishment of defined goals of independent living (I/S).

B. OPTIONAL CURRICULUM

Module 1: HUMAN SEXUALITY¹

MODULE OBJECTIVES

The student:

1. *develops an understanding and awareness of the dimensions of human sexuality within the perspective of a whole person*
2. *builds awareness of developing sexuality (physical, psychological, emotional and social) and reviews strategies for health adjustment to accommodate these changes*
3. *develops an information base enabling responsible decisions about sexual behaviour*
4. *builds communication skills in order to increase and improve discussion with parents, teachers and peers on matters of sexuality*
5. *recognizes that decisions as a sexual being affect personal and interpersonal life plans.*

LEARNING EXPECTATIONS

The student:

1. SELF-MANAGEMENT

distinguishes between sex and sexuality (R/U)

recognizes that individuals' perception and expression of masculinity and femininity differ (U)

1. *The Human Sexuality Module may only be offered with the approval of the school board. Parents may withdraw students by submitting a letter to the school indicating their intention to do so. It is recommended that prior to teaching this module, parents be fully informed of the objectives and resources that will be used.*

contributes to the development of a comfortable, trusting environment when discussing sexuality issues (S)

uses appropriate vocabulary when discussing sexuality (S).

2. WELL-BEING

has accurate knowledge of anatomy and physiology and is able to apply terms appropriately when discussing human sexuality (R)

recognizes the importance of making informed choices on personal health care, specifically in the area of reproductive health:

- unplanned pregnancy
- alcohol and drug usage
- sexually transmitted diseases
- contraception (U/I)

identifies health practices for maintaining individual health (I/S).

3. RELATIONSHIPS

examines attitudes about social and sexual relationships (e.g., platonic, dating, extended family) (I)

identifies the range of behaviours that are encompassed by the term sexual activity (U)

recognizes that social and sexual relationships involve:

- different levels of intimacy
- varying commitments and expectations
- varying degrees of choice
- responsible decision making
- open communication
- varying degrees of trust (U)

identifies support systems that are available with issues related to human sexuality:

- peers
- family
- community agencies (I/S)

distinguishes between friendship, infatuation and love (U)

examines the value of maintaining a balance in one's relationships (I)

understands some of the factors that may lead to sexual activity

internal pressures:

- changes due to puberty -- physical, emotional, mental
- physical responses

external pressures:

- peer pressure
- family/societal
- lifestyle choice
- alcohol and drug usage (U)

develops an awareness of how sexual messages are communicated (U)

identifies ways to cope with pressures that can lead to sexual activity (S)

evaluates the responsibilities and consequences that may result when a choice has been made to be sexually active:

- contact STD
- choice to use contraceptives
- choice to marry
- unplanned pregnancy
- choice to cohabit (I)

builds techniques for communicating effectively and managing stress related to social or sexual relationships:

- ending relationships
- loneliness
- saying no (S)

recognizes the existence of sexual exploitation and discusses social and emotional effects:

- sexual assault
- pornography
- family violence (R/U/I).

4. WITHIN THE WORKPLACE

recognizes how sex stereotyping occurs (U)

examines the impact of sex stereotyping in the work environment and on career (U/I)

develops strategies for resolving problems resulting from sex stereotyping and sexual harassment (S).

5. CHOICES AND CHALLENGES

recognizes that sexual decisions can define lifestyle (U)

identifies options to unplanned pregnancy:

- marriage
- adoption (private/public)
- abortion
- single parenting
- shared parenting
- cohabitation (I/S)

recognizes the responsibilities and commitment involved in parenting:

- impact on lifestyle, career and life planning
- needs of young children
- needs of parents (I).

Module 2: DEALING WITH CRISES

MODULE OBJECTIVES

The student:

1. *develops strategies to cope positively with lifespan crises*
2. *develops strategies to cope positively with situational crises*
3. *recognizes the significance of self-management in dealing effectively with change and crises*
4. *recognizes that as crises occur throughout life, individuals will be affected differently and respond differently*
5. *develops an ability to recognize situations that can act as turning points in one's life*
6. *recognizes that one's response to change and crises will affect others*
7. *identifies sources of support that can assist individuals to cope with frustrations and pressures*
8. *recognizes the importance of providing support for others*

9. *builds confidence in the ability to communicate concerns*
 10. *acquires a knowledge base sufficient to recognize a crisis situation in self and others.*
-

LEARNING EXPECTATIONS

The student:

1. PERSONAL CONTROL AND SELF-MANAGEMENT

becomes aware that individuals respond to change and challenge differently (U/I)

identifies personal skills, characteristics and knowledge that can be applied to resolve problems and to cope with difficult situations (I/S)

recognizes that all individuals can have personal power to adjust to change, and to cope with problems (R)

understands that individuals identify and deal with stress and crises in personal terms (U).

2. PRESSURE POINTS

identifies stages in the life cycle that produce change (R/U)

recognizes that each life stage involves different challenges and potential crises which may or may not be controllable by the individual (U/I)

identifies and defines various situational crises of an extraordinary and unpredictable nature (R/U).

3. MAINTAINING BALANCE

recognizes that life involves change, success, challenge, risk, opportunity, frustration and loss (U)

identifies appropriate balances among various elements of one's life (physical, mental, spiritual, social) (I)

recognizes the serious nature of consequences when inappropriate stress and unresolved personal issues are allowed to continue (U)

uses effective communication skills to express concerns, problems and feelings (S).

4. MAINTAINING CONTROL

identifies sources of support and/or resources that offer assistance to individuals and/or groups in dealing with crises (U/I)

identifies a personal and professional support network that can be referenced when needed (I/S)

develops personal strategies that can be applied to deal with crises:

- assertion skill development
- coping
- stress management
- time management
- communication skills (S).

5. CHOICES AND CHALLENGES

identifies positive and negative crises which may be personally stressful (I)

develops an action plan to deal with one or more stressful situation(s):

- short-term
 - long-term (S).
-

Module 3: ENTREPRENEURSHIP

MODULE OBJECTIVES

The student:

1. *understands the importance of entrepreneurship to the individual and to society*
2. *recognizes and develops an understanding of the attitudes and aptitudes needed to become an entrepreneur*
3. *develops the basic skills and acquires the knowledge that is important for successful entrepreneurial activities*
4. *investigates processes required to establish a small business*

5. *recognizes the network of support that is available to entrepreneurs*
 6. *identifies potential opportunities for entrepreneurial endeavours.*
-

LEARNING EXPECTATIONS

The student:

1. UNDERSTANDING ENTREPRENEURSHIP

recognizes the impact entrepreneurship has on the economy and society (R)

identifies entrepreneurial enterprises that exist in the community (R/U)

describes the lifestyle and characteristics of an entrepreneur (R/U/I)

identifies major forms of business ownership:

- single proprietorship
- partnership
- cooperative
- corporation (R/U).

2. IDEA GENERATION

recognizes the components of idea generation for entrepreneurial initiatives (lateral thinking) (R)

identifies entrepreneurial opportunities (local, regional, national, international) (R)

develops skills in recognizing and encouraging an entrepreneurial environment (S)

identifies entry level entrepreneurial opportunities (I)

recognizes opportunities for idea generation through networking, sharing experiences and ideas (U/S)

considers key operational concepts:

- contracts
- licences
- public relations
- location
- taxation
- records
- legal constraints
- advertising (U).

3. BUSINESS PLAN

selects one or more entrepreneurial opportunity (I)

establishes a business plan (S)

prepares a plan of action to operationalize the business plan (I/S)

identifies the sources of support available to entrepreneurs (I).

4. CHOICES AND CHALLENGES

develops an action plan to prepare for a career as an entrepreneur (S)

discusses advantages and disadvantages of entrepreneurship as a career option (I/U).

Module 4: CONSUMER AND INVESTMENT CHOICES

MODULE OBJECTIVES

The student:

1. *recognizes the interrelationship of personal goal setting, decision making and effective consumer and investment choices*
 2. *develops skills and knowledge to improve consumer and investment decision making*
 3. *identifies strategies that allow wise use of financial and personal resources for immediate and deferred wants and needs*
 4. *recognizes the rights and responsibilities involved in consumer and investment decisions*
 5. *increases ability to modify consumer and investment plans in response to changes in goals, lifestyle, and access to resources*
 6. *improves ability to communicate concerns, and to make plans related to consumer and investment choices.*
-

LEARNING EXPECTATIONS

The student:

1. FINANCIAL GOAL SETTING

recognizes that consumer and investment choices and opportunities are based on personal decision making (U)

assesses present net worth (U)

reviews short-term financial goals (R)

determines long-term financial goals (I).

2. PERSONAL INVESTMENT CONSIDERATIONS

practises correct use of terms related to investment (R/U)

recognizes the interplay between the investment characteristics:

- risk
- return
- liquidity
- term (R)

recognizes that investment characteristics apply to consumer purchases and investment choices (U)

recognizes that the value of investments may appreciate or depreciate (U)

assesses the advantages and disadvantages of eliminating or reducing debts as the first stage of developing a personal investment plan (U)

identifies commitments related to investment transactions:

- financial
- contractual
- ethical (U)

examines the implications of entering into a contract (U).

3. TYPES OF INVESTMENT

3.1 Wise Consumer Decision Making

identifies the factors that affect consumer buying of goods and services (U)

identifies and assesses sources of consumer information and assistance (I/S)

demonstrates an ability to resolve consumer concerns in a positive manner (S)

develops skills in wise shopping for goods and services:

- timing of purchase
- location
- display
- size and cost comparison
- research vs. impulse (S)

assesses the influence of advertising on consumer choice (R/U)

distinguishes between consumer rights and responsibilities (U/I).

3.2 Debt Investment

defines debt investment (R)

examines the difference between non-traded debt investment and traded debt investment (U)

non-traded debt investments:

- demand accounts
- term deposits
- guaranteed investment certificates

traded debt investments:

- bonds
- debentures
- treasury bills.

3.3 Equity Investment

defines equity investment (R)

examines the difference between common and preferred shares (U)

differentiates among growth, blue chip and speculative shares (U).

3.4 Other Investments

identifies advantages and disadvantages of other investment opportunities:

- mutual funds
- real estate
- precious metals
- collectables
- insurance (U).

4. TAX IMPLICATIONS

completes simulation of a personal tax return (S)

identifies strategies for reducing personal income tax (S)

analyzes the impact of investments on personal taxes (U).

5. CHOICES AND CHALLENGES

correlates personal risk-taking preferences with investment-speculation decisions (S)

completes one or more projects that support personal consumer and investment goals:

- designs a balanced personal investment portfolio
- outlines a plan of action for a major consumer purchase
- prepares a comparative shopping report
- simulates the management of a set sum of money for a designated period (e.g., \$5,000 for 6 months) (S).

Module 5: CULTURAL BRIDGES

MODULE OBJECTIVES

The student:

1. *identifies options and considers realistic choices about how the relationships among the cultures in which they function can be defined*
2. *gains a deeper understanding and appreciation of heritage cultures and increased sensitivity to the issues that affect individuals from a heritage culture*
3. *identifies and recognizes the similarities, differences, and strengths of the cultures that have impact on the individual*

4. *develops confidence in the ability to make decisions that will determine the student's future*
5. *develops the ability to apply communication skills and behaviours that are appropriate to each of the two cultures*
6. *recognizes sources of support within the two cultures*
7. *builds self-esteem*
8. *develops practical strategies for dealing with the stresses which can result from the need to define a personal relationship within one or more cultures.*

LEARNING EXPECTATIONS

The student:

1. BUILDING CULTURAL FOUNDATIONS

compares and contrasts the real and perceived differences between the two cultures:

- values
- lifestyles
- traditions (customs)
- beliefs
- way of making life decisions (U)

recognizes that the sense of identity is a function of cultural foundation, daily decision making and perceived role in life (R/U)

recognizes that the individual's sense of identity arises from the interaction of:

- the cultural foundation
- the environment
- self-concept
- personal action planning (U).

2. SELF-ASSESSMENT

recognizes how additional expectations from the heritage cultures affect self-concept:

- ideal self
- self-image
- others' perception of self (R/U)

recognizes how the varying perceptions from the mainstream culture affect one's self-concept (R/U)

develops awareness of the potential conflict of values when functioning biculturally (U)

identifies personal communication skills and styles which affect the communication between individuals from two different cultures (R/U)

builds skill in improving communication blocks:

- reducing blocks
- expressing opinion (S)

investigates expectations for change:

- acceptance of self
- desire for change
- access to support systems (U/I).

3. IMPROVING PERSONAL WELL-BEING

recognizes that attitudes are determining factors in the development of well-being (U/I)

identifies how various cultures define well-being (U)

recognizes that attitudes are affected by background and perception:

- spiritual
- physical
- emotional
- mental (R/U)

considers strategies and behaviours which will improve the health and individual's sense of well-being (I/S).

4. PERSONAL RELATIONSHIPS AMONG CULTURES

identifies the groups and individuals within the heritage cultures that:

- provide counselling and guidance
- assist in setting short- and long-term goals
- define rights and responsibilities (I)

recognizes appropriate strategies for:

- expressing opinion
- dealing with conflict
- resolving value conflicts (I/S)

considers alternatives for dealing with and responding to:

- aggression
- recognition
- frustration
- challenge
- discrimination (S)

recognizes that there are varying levels of acceptance of others (U)

- willingness to share

identifies personal priorities and compares these with others within and outside the heritage culture:

- commitment to family ties
- commitment to maintaining the culture (I/S)

discusses traditions and practices relating to:

- dating
- marriage
- child rearing (U/I).

5. CHOICES AND CHALLENGES

5.1 Expanding Career Choices

investigates potential career options (I)

discusses advantages and disadvantages of being bicultural when making career choices (U/I)

examines strategies for maintaining employment and developing career opportunities (U)

relates career opportunities to short- and long-term goals (S).

5.2 Meeting the Challenge for Independence

identifies resources available within both cultures that can assist the individual to live independently in an interdependent world (U/I)

compares strategies for resource management used by each culture:

- financial
- human
- environment
- community (U/S)

recognizes the need to adapt to changes that occur, and develops personal strategies to cope with the changes (U/S).

III. RESOURCES

A. CURRICULUM SUPPORT DOCUMENTS

The following documents will provide assistance to teachers and administrators:

- Teacher Resource Manual - CORE PROGRAM, June 1988 (Alberta Education)
- Teacher Resource Manual - OPTIONAL PROGRAM, August 1988 (Alberta Education)
- CALM Inservice Guidebook, May 1988 (ACCESS NETWORK) (accompanies seven inservice videotapes)
- CALM 20 Implementation Manual for Administrators, Counsellors and Teachers, April 1988 (Alberta Education)
- Guidelines and Strategies for Implementing CALM 20 in Alberta Catholic High Schools, June 1988 (ACSTA).

B. AUTHORIZED RESOURCES

The following resources have been approved as BASIC resources. Refer to the *Teacher Resource Manual - Core Program* for annotated listing of BASIC, RECOMMENDED, and SUPPLEMENTARY authorized resources.

1. CORE CURRICULUM

Bessert, C., et al, Weigl Publishing Limited. *Strategies for Career and Life Management*, 1988.

Cairns, K. et al, *Life Choices Simulation*, Institute of Computer Assisted Learning, University of Calgary, Calgary, 1986.

Canada Employment and Immigration Commission, *Choices*, Ottawa, 1987.

2. OPTIONAL CURRICULUM

Additional support for instruction in the Optional Modules is provided in the *Teacher Resource Manual - Optional Program*.

Module 1: Human Sexuality

Meeks-Mitchell, Linda, and Philip Heit. Sexuality: A Responsible Approach, 1988. (Canadian Edition) Student Edition and Teacher Edition. Charles E. Merrill Publishing. Student and Teacher Reference.

Module 2: Dealing with Crises

Mills, James W. Coping with Stress: A Guide to Living, 1982. John Wiley and Sons. Teacher Reference.

Module 3: Entrepreneurship

Jennings, William J. Entrepreneurship: A Primer for Canadians, 1985. Canadian Foundation for Economic Education. Student Reference.

Module 4: Consumer and Investment Choices

Alberta Consumer and Corporate Affairs, Consumer Education and Information. 2000 A.D. - A Guide to Financial Awareness, 1986. Student Reference.

C. COMMUNITY RESOURCES

An extensive community support network is available. Refer to the Implementation Manual for Administrators, Counsellors, and Teachers for further information.